

Chapter XV - Housing Plan

Introduction

This *Housing Plan* is intended to address unmet housing needs of the County and its constituent municipalities. Trends with potential to affect needs may be discerned from the *Housing Analysis* (Chapter IX of this *Comprehensive Plan*) as well as other background studies and a *Wayne County Housing Needs Assessment & Market Study* performed by Urban Partners in February, 2023. Key observations from the latter include the following:

- According to projections produced by the Pennsylvania State Data Center, Wayne County's population is expected to decline by 9.94% from 2020 to 2040. Seniors over 65 years of age are expected to grow by 20.7% while those under 65 are expected to decline by 19.6%. [The Center has, though, never adequately considered migration from New York and New Jersey to Wayne County and, therefore, this figure may well be too pessimistic.]
- Overall population loss in the two decades is more than 5,000 persons with the decline heavily skewed toward persons under the age of 65. Meanwhile, that older group over age 65 is expected to grow by 21% in the 2020 to 2040 period, with almost all this growth occurring by 2030.
- About 7.5% of Wayne County's population lives in group quarters such as college dorms, correctional institutions, and nursing home and assisted living facilities.
- The total decline in households is projected at 966 for 2020-2040 but, at the same time, it is expected senior households (over 65) will grow by more than 1,600.
- Building permit data indicates construction of more than 1,100 housing units during the 2010-20 period, but Census data shows a net growth in the housing stock of only 678 units. This suggests demolition of 435 older units—not unexpected since 22% of the housing units permanently occupied in the County are more than 80 years old.
- A large share (36%) of Wayne County's housing stock is in seasonal use.
- During the 2020 to 2030 period, after adjusting for continued older housing demolition and the purchase of housing by seasonal users, 1,528 new permanent housing units will be required. This new housing will largely be needed by senior households, especially those aged 75 to 85 seeking lower-maintenance housing adapted to senior living. Another 400 existing housing units will need to be repurposed for senior use—mostly naturally as households age in place; but some may also require purposeful adaptation to meet senior needs. [This calculation apparently does not account for movement of seniors with their own homes moving into town to occupy apartments and other smaller homes for which there would be much lower demand and, therefore, lower rents and prices.]
- The ALICE (Asset Limited, Income Constrained, Employed) Project was developed by the United Way to bring focus to families and individuals who are employed but whose salaries do not provide sufficient resources to meet basic needs. The United Way's Household Survival Budget illustrates the bare

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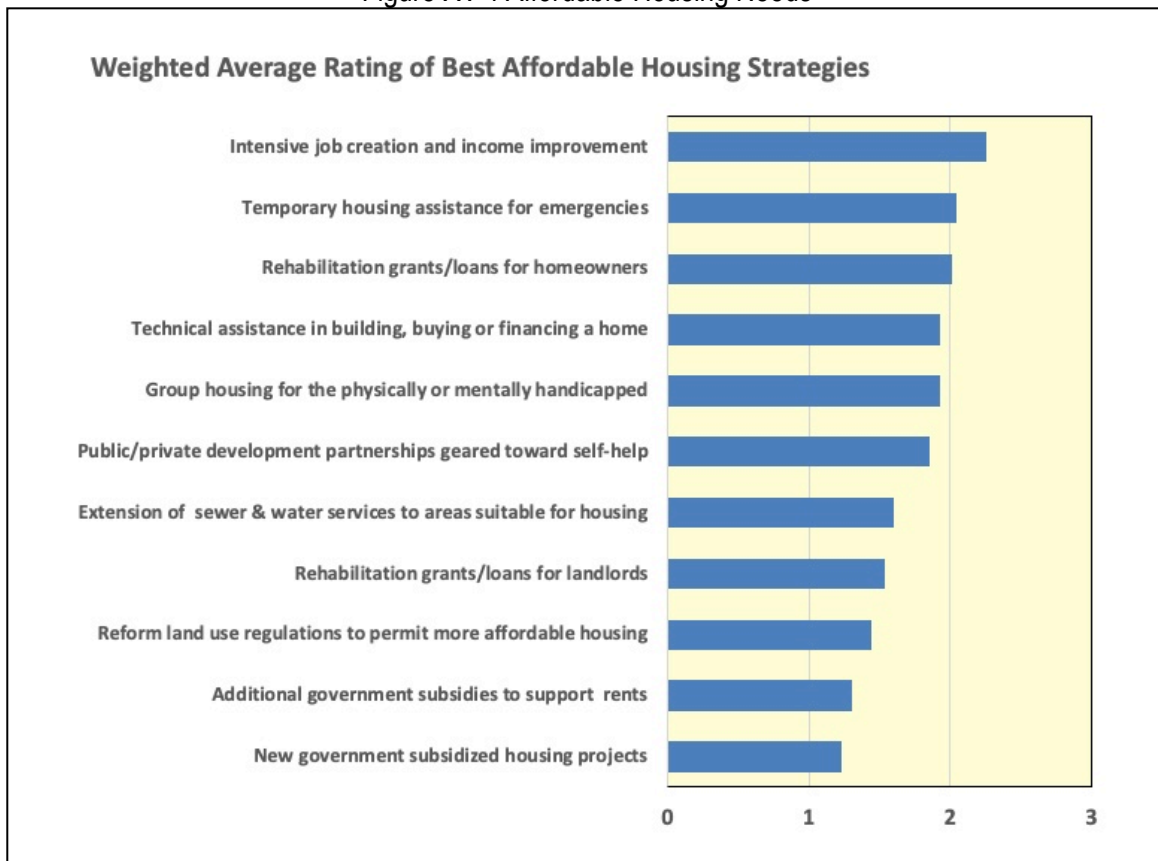
minimum a household must earn to live and work in the modern economy. Households that earn above the federal poverty level but cannot afford the bare-bones survival budget are identified as ALICE. In 2018, 5,700 Wayne County households (30%) were identified as ALICE, up from 4,814 (or 25%) reported in 2010. According to the United Way, nearly half of Wayne County's senior households (65 years of age or older) live under the poverty line or are ALICE households.

Public Input

During the process of developing *Goals and Objectives* (See Chapter XI) for this *Comprehensive Plan*, a community survey of residents was conducted to ascertain views on the needs of Wayne County. The survey asked respondents to what they believed needed to be addressed in the future to make Wayne County a better place to live." Affordable housing ranked 9th among a list of 24 possible needs and was ranked as a very important issue by 51.4% of all respondents.

Residents were also asked to identify the most important affordable housing needs of the County. The results are summarized in the following Figure XV-1. They indicate residents feel strongly that economic development is the key to housing affordability. This was followed by a preference for temporary shelter, rehabilitation grants and loans for homeowners, technical assistance in purchasing homes, group housing for the physically or mentally handicapped, public/private development partnerships geared toward self-help, extension of sewer & water services to areas suitable for housing, rehabilitation grants/loans for landlords, reform land use regulations to permit more affordable housing, additional government subsidies to support rents, and new government subsidized housing projects.

Figure XV-1 Affordable Housing Needs



Source: Wayne County Community Survey

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Recommendations

The following are specific recommendations for addressing the housing needs of Wayne County:

1. Municipalities should be encouraged to reduce or keep minimum lot sizes at reasonable levels so as to both reduce land costs and avoid unnecessarily increasing infrastructure expense. Where soils permit there is no reason to require more than 1 acre as a minimum lot size and where central sewage and central water is available, more than 10,000 square feet is unnecessary to achieve minimum standards of health and safety and only adds to housing costs.
2. Municipal ordinances and regulations submitted to the County Planning Department for recommendations should be reviewed with a view toward identifying any elements that may have unintended consequences on the ability of existing residents to buy a home.
3. The County Planning Department should maintain up to date model subdivision provisions that encourage clustering/conservation subdivision and accommodate affordable housing through density bonuses. Municipalities should consider linking density to sewage flows, the number of bedrooms or square feet of floor area as opposed to arbitrary numbers of dwelling units per acre. Such approaches will serve to help preserve the character of traditional neighborhoods, allowing conversions of older homes to apartments without concentrating too many of these apartments in a given area, which has become an issue in certain areas.
4. The County Planning Department should promote, as part of its Act 247 review requirements of local SALDO and zoning ordinances, regulatory language that allows trade-offs on design standards to accommodate affordable housing without being burdened by cumbersome variance procedures. This can be accomplished with wording that anticipates modifications under certain conditions and provides for it.
5. Municipalities and municipal authorities should be encouraged to devise formulas for sewer hook-up fees and the like that provide some allowance for providing affordable housing (as opposed to units geared more toward the luxury or second-home market) and link rates and fees to actual use and not some arbitrary standard which treats 4-bedroom units the same as 1-bedroom ones.
6. Public education is needed with respect to obtaining affordable housing in general, how to get a mortgage and how to budget for meeting housing expenses is demanded. Technical assistance to home-buyers is needed on a broad scale.
7. The County Redevelopment Authority should maintain its current programs for rehabilitation of owner-occupied homes, assuming the availability of funds.
8. Municipalities should be encouraged to recognize mobile home parks and multi-family housing are essential and need to be accommodated with greater densities. Communities who attempt to keep out these uses, directly and indirectly, should be made aware of the impacts of doing so and encouraged to revise their standards through educational efforts.

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9. Planning schools offered by the County Planning Department should be continued as a tool to promote better planning techniques by municipalities and others who are involved in land development.
10. Municipalities should be encouraged to accommodate more apartment conversions by re-examining parking and other standards. Also, municipalities should craft language for allowing more "mother-daughter" or "elder cottage housing opportunity" (ECHO) units, so as to facilitate the provision of affordable housing on a temporary and permanent basis without violating the law.
11. Redevelopment and revitalization of existing structures should be encouraged to reuse current building stock for housing and other uses to conserve cultural, historic and open space resources.
12. Changes should be sought in the administration of the State Building Code to reduce its onerous impacts on rural communities and, in particular, the affordability of housing in the County.